

LIBERTY HORIZONS

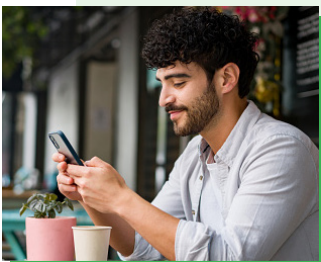
GIVE YOURSELF A HOLIDAY LOAN BOOST



**Enjoy up to 2% your lowest qualifying loan rate before December 31st.*
Rates as low as 8.00% APR***

'Tis the season—the season of more. More cards to send, gifts to buy, mouths to feed, friends to visit, miles to travel, family to entertain. And if you're the type to put lights up on the house, a higher electricity bill too! No matter how much magic the holidays might bring, not a single bit of it—not even a mouse—is free. But here's a hot seasonal tip for you and yours that comes at no cost whatsoever: Liberty Savings is offering members a limited time Holiday Loan that saves you up to 2%APR off your lowest qualifying rate.* That means you could pay as little as 8.00%APR.* You get seriously competitive rates, plus the loan funds are easy to access and it's a simple way to stick to your budget. Now that's festive.

Whether you're on the fence about making that big Black Friday or Cyber Monday purchase, unsure about shelling out for a hotel when you go to visit the in-laws, or simply dreading that end-of-the-year cash lull, a Holiday Loan from Liberty Savings provides the seasonal relief you need to celebrate in comfort and joy. Low rates mean jollier pockets without the guilt. And get this: Liberty Savings members can apply for a Holiday Loan in a snap with the LibertyLink app, or by calling our dedicated lending department at (201) 659-3900 option 4. Find out more at www.LSFCU.org/Holiday. We look forward to making your season even merrier.



Seasonal Reminder: Take Advantage of Zelle®

With so much going on this time of year, there's no need to use up valuable family time figuring out how you're going to split up a bill. So when you're out with your loved ones this holiday season, remember to take advantage of easy money transferring with Zelle.® As a Liberty Savings member, you've got free, easy access to this lightning-fast service, available on our app and LibertyLink online banking. There's no fee—just your money, and the ability to move it quickly, without hassle.

MESSAGE FROM THE PRESIDENT

My Fellow Members,

We are officially in the final stretch of the year. Throughout Hudson County, this period is usually seen as a time to pause and reflect. But, what if we thought of it a little differently this time around? Instead of just looking back, let's use this time as an opportunity to move forward.

With the holidays coming up, many Members are searching for new ways to think ahead. Our Holiday Loans are designed to do all that and more. Qualifying Members can get up to 2% off their lowest qualifying rate, with rates as low as 7.00% APR.* Remember that these loans don't always have to go towards gifts. You're in control. Groceries, gas, and everyday expenses are all on the table. Use your extra funds for whatever you see fit now and in the future.

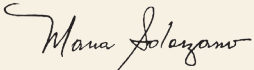
Moving forward doesn't mean forgetting the past. If you wish you spent more time planning for 2024's summer and holiday expenses, you aren't alone. Remember that it's never too late to rethink how you manage your money. Our Holiday and Vacation Club accounts help Members take the guesswork out of saving for a rainy, or snowy, day. Funds are automatically transferred into an account with no minimum balance required. After signing up, you don't have to lift a finger. Just watch your savings grow!

Although inflation appears to be slowing down, its daily impact is still quite real. Managing bills can be challenging while accounting for back-to-school supplies, holiday travel, and more. These stresses can pile up easily. Beyond low-rate loans and debt consolidation, there are simple steps you can take to stay balanced. See our latest roundup of inflation-friendly grocery shopping tips on the back cover for a few simple ideas that can add up to big savings.

Reframing this time of year isn't just about what we have in our wallets today. At Liberty Savings, we are focused on delivering solutions that think beyond the here and now. Our team has been working behind the scenes to revolutionize programs that support younger Members. From student loans to scholarships, we are taking a 360° approach to giving kids a head start. More news to come soon.

This time of year is also about feeling merry and bright. There's no reason for this mindset to vanish on December 31. At Liberty Savings, we are here to make sure every Member's future is full of opportunities to grow, learn, and get ahead. Here's to moving forward into the new year together!

Sincerely,



Maria Solorzano
President/CEO

Holiday Closing Reminders

All Liberty Savings branches will be closed:

- Columbus Day, Monday, October 14th
- Veterans Day, Monday, November 11th
- Thanksgiving, Thursday, November 28th
- Christmas Eve, Tuesday, 12/24: closing at 1:30PM
- Christmas Day, Wednesday, December 25th
- New Year's Eve, Tuesday, 12/31: closing at 1:30PM
- New Year's Day 2025, Wednesday, January 1st

Gift exchange ideas for the cash-conscious



Holiday magic can lose its charm pretty quickly amid all the consumerism that so distinctly characterizes the last few months of the year. So, for whomever needs to see this right now: You don't have to spend big for your holiday gift exchange to be a huge hit with family and friends. There, we said it. We're not afraid of being cheesy when we say, from our family to yours, it's the thought that counts.

OK. So what does that mean for your gift budget? Just this: Before you hit "Buy Now," consider a few alternatives:

Gifts that keep on giving—because they're living. Looking for a fresh idea?

Go with something truly organic here: think sourdough starter, plant seeds or clippings, even heirloom vinegars (nothing beats grandma's balsamic).

Arts & Crafts. Not a painter? Not a problem—neither's Martha Stewart.

The key here is making something. Decorative centerpieces, personalized luggage tags, you name it—just do it yourself. It will bring you a huge sense of joy!

Pool your money for a cause. Agree on an amount that's comfortable for everyone, and donate it to something that means a lot to all of you. You'll make a big impact with small gestures, and share in the joy of giving back.



Liberty Savings honored with Hudson County Chamber of Commerce HOLA Economic Impact Award

The HOLA Economic Impact Award was created to recognize

local organizations who make substantial contributions to the economic development and financial empowerment of the community. Liberty Savings was recognized for playing a pinnacle role in promoting financial literacy, increasing access to financial services and supporting small businesses and entrepreneurs. "Knowing that we are able to help facilitate this type of support for the community on behalf of our leadership team and entire member-base is incredibly humbling," said Michele Weiss, Vice President/COO, Liberty Savings Federal Credit Union.

Pictured above: Michele Weiss, Vice President/COO and Jim Miller, Jr., Marketing, Community & Business Development Manager, Liberty Savings Federal Credit Union.

Snag a sweet winter deal on a new set of wheels



Did you know that October through January is one of the best times of year to buy a new or used vehicle? Dealerships are generally emptier during the holidays due to people traveling, shopping for gifts, events and more, but sales teams still have the same quotas to meet before the year's end. To put it simply, they want cars out the door. And the best way to do this is to run sales and specials. If you find that perfect deal, talk with us about the ideal low rate auto loan to go along with it.



Be sure to make the most of your Visa uChoose Rewards

Want the perfect gift that keeps on giving? It might already be in your pocket: the Liberty Savings Visa Rewards Credit Card. Because, with our member-exclusive Visa, you get to enjoy the low interest rates you've come to expect from Liberty Savings, and rewards points that stack up fast.

If you haven't checked in awhile, all you have to do to access your rewards is log in to LibertyLink and enter the credit card tab of your account. There, you'll see how many points you've already earned, as well as the full list of participating stores where you can redeem them.

At both big-name outfits like Saks Off 5th, and local darlings like Hoboken Frame & Photo, your dollar goes further with your Liberty Savings Visa rewards—some brands offer 35+ points for every \$1 you spend! So if you're doing some holiday shopping—or making a purchase any time of the year—be sure to check out uChoose Rewards and see where your Liberty Savings credit card can help you shop smarter.

If you're a member and don't already shop with a Visa Rewards Credit Card, now's as good a time as any to get in on the action. Sign up for a Liberty Savings Visa Rewards Credit Card, and start racking up uChoose Rewards today. Sign up and find out more at www.LSFCU.org/Visa.



Wait—Don't blow that holiday bonus!

Fa la la la la la la BONUS! Yes—it's just about time to collect your annual holiday bonus. But we wouldn't be Liberty Savings if we didn't ask you to stop and think before you spend. Because, with minimal effort, your holiday bonus can become a year-round boon. So before you splurge on something shiny, consider doing one of the following:

Pay off high-interest debt. It's not the glamorous option, it's the smart option. Paying down high-interest balances will work wonders for you. As a Liberty Savings member, you have free, unlimited access to our financial advisors. Stop by the branch, chat online, or call (201) 659-3900 to get personalized tips on how to tackle that lingering debt with your extra funds.

Save. There's a reason we're called Liberty Savings and not Liberty Spending. If you haven't already, set up a high-yield savings account with us, and watch your bonus keep on bonus-ing.

What do the new Fed interest rate cuts mean to me?

Although many economists foresaw the Federal Reserve cutting its key lending rate by a relatively conservative 0.25%, the Fed actually went a comparatively uncharacteristic route in dropping it by 0.5%—a reduction that should have a positive impact on mortgage rates, credit card interest rates, and various loan (e.g. auto loan) interest rates. But while the overall outlook is mostly sunny, it's important to note that savings account growth rates will also likely see a small dip with this new Fed cut. So what does that mean for you as a Liberty Savings member?

As rates change in the future, we want you to be prepared to use them to your advantage. We recommend taking a look at what debt you're working to pay down outside of Liberty Savings—car loans, credit cards, mortgages, etc. Our free financial advisors might be able to help you save on one or all of these outstanding balances, with refinancing and debt consolidation options. Imagine saving money every month on lower payments. We help members just like you do that every day. Chat with us online, stop by the branch or call (201) 659-3900 for more.



CONNECT WITH US ONLINE TO STAY UP TO DATE WITH LOCAL EVENTS, HAPPENINGS AND FINANCIAL TIPS.

How to beat grocery store inflation so you can keep those bags full



If you're a Liberty Savings member, you've already got a leg up on other everyday shoppers. But even with the support of a solid credit union, it can be difficult to ignore the ever-increasing costs of some of our most common staples—namely, groceries. Inflation or not, there is a silver lining: With a few basic strategies—some broad, some more specific—

you can develop some savings-focused habits that will help your dollar go further regardless of changes to the markets. Try these three easy approaches the next time you head to the grocery store, and see how quickly you can fill your cart without breaking the bank.

Stock up on staples. This one's simple, but easy to overlook. A common pitfall for the grocery tripper is to build a list around the ingredients needed to make one specific meal. But if you're flush with items that you can build meals around—rice, stock, frozen veggies, et al—you'll have more freedom to spend your money on seasonal favorites (hello, pumpkin-flavored-everything season), or absorb the hit of spikes in prices of things like eggs, orange juice, and the like. This approach allows you to improvise, adapt, substitute—all great skills for keeping a balanced budget.

Keep your eyes on the unit price. This one's a little less obvious, but every bit as important. Next to every "Total Price" figure (the big, bolded number) is a smaller, less prominent number known as the "Unit Price"—or, the price per ounce, per pound, etc. The lower this value, the better bargain you're getting. At the grocery store, size—well, volume—matters.

Reduce waste. Yes. Eat your leftovers. Through the lens of food consumption, this makes a lot of sense. But it makes even more sense when you think of your tupperware containers as little cash bonuses.

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Five Corners
666 Newark Avenue
Jersey City, NJ 07306

Branch Manager:
Tracy Jeffery
tjeffery@lsfcu.org

North Hudson
108 48th Street
Union City, NJ 07087

Branch Manager:
Linda Gallardo
lgallardo@lsfcu.org

City Line
1347 John F. Kennedy Blvd.
Bayonne, NJ 07002

Branch Manager:
Chance Cerbone
ccerbone@lsfcu.org

Phone: 201.659.3900 | Visit us online at: www.LSFCU.org

